

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

31 – 2, 25  
jhel

In re: : Bankruptcy Case No.: 18–70419–JAD  
: :  
: Chapter: 13  
: Issued per the December 13, 2018 Proceeding

Patrick E. Teats Sr.  
Debtor(s)

ORDER OF COURT CONFIRMING PLAN  
AND SETTING DEADLINES FOR CERTAIN ACTIONS

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that the Plan dated June 7, 2018 is CONFIRMED. A copy of this plan was previously mailed to you.

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty–eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty–eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Debtor(s)'s counsel (or Debtor(s) if not represented by counsel) must review all proofs of claim within thirty (30) days after the claims bar date. All objections to pre–petition claims shall be filed within ninety (90) days after the claims bar date, thereafter allowing at least thirty (30) days for a response.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

**(3.) IT IS FURTHER ORDERED THAT:**

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any *secured claim* that is secured by the subject property, unless directed otherwise by further Order of Court.

Dated: December 18, 2018

cc: All Parties in Interest to be served by Clerk in seven (7) days

Jeffery A. Deller  
United States Bankruptcy Judge

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Patrick E. Teats, Sr.  
 Debtor

Case No. 18-70419-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: jhel  
 Form ID: 235

Page 1 of 1  
 Total Noticed: 18

Date Rcvd: Dec 18, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 20, 2018.

db +Patrick E. Teats, Sr., 31 Water Street, P.O. Box 49, Karthaus, PA 16845-0049  
 14860387 +Clearfield County Tax Claim Bureau, 230 East Market Street, Clearfield, PA 16830-2448  
 14860386 +Covington, Karthaus, Girard Area Authority, PO Box 104, 777 Frenchville Road,  
 Frenchville, PA 16836-8852  
 14860390 +Holiday Financial Services, Clearfield Mall Unit 350, 1800 Daisy Street,  
 Clearfield, PA 16830-3265  
 14860391 +Karthaus-Burnside Joint Sewer Authority, c/o David S. Gaines Jr. Esq,  
 720 South Atherton Street, Suite 201, State College, PA 16801-4669  
 14860392 +Karthaus-Burnside Joint Sewer Authority, 89 Tippie Road, P.O. Box 97,  
 Karthaus, PA 16845-0097  
 14860393 +Kevin G. McDonald, Esquire, KML Law Group, P.C., Suite 5000 - BNY Mellon Independence Ctr,  
 701 Market Street, Philadelphia, PA 19106-1538  
 14897136 eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14860388 +E-mail/Text: BANKRUPTCY@BANKCNB.COM Dec 19 2018 02:53:18 CNB Bank, P.O. Box 42,  
 Clearfield, PA 16830-0042  
 14860389 +E-mail/Text: bankruptcy@affglo.com Dec 19 2018 02:52:48 Global Credit & Collection Corp.,  
 5440 N. Cumberland Avenue, Suite 300, Chicago, IL 60656-1486  
 14861060 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 19 2018 02:59:51  
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14860395 +E-mail/Text: bankruptcynotices@psecu.com Dec 19 2018 02:53:10 PSECU, P.O. Box 67013,  
 Harrisburg, PA 17106-7013  
 14860394 +E-mail/Text: paparalegals@pandf.us Dec 19 2018 02:53:21 Patenaude & Felix, A.P.C.,  
 501 Corporate Drive, Southpointe Center, Suite 205, Canonsburg, PA 15317-8584  
 14897149 +E-mail/Text: bankruptcyteam@quickenloans.com Dec 19 2018 02:53:01 Quicken Loans Inc.,  
 635 Woodward Avenue, Detroit, MI 48226-3408  
 14860396 +E-mail/Text: bankruptcyteam@quickenloans.com Dec 19 2018 02:53:01 Quicken Loans, Inc.,  
 1050 Woodward Avenue, Detroit, MI 48226-1906  
 14860397 +E-mail/PDF: gecsedirecoverycorp.com Dec 19 2018 02:59:47 Synchrony Bank/JC Penny,  
 P.O. Box 960090, Orlando, FL 32896-0090  
 14860398 +E-mail/PDF: gecsedirecoverycorp.com Dec 19 2018 02:59:16 Synchrony Bank/Lowes,  
 P.O. Box 530914, Atlanta, GA 30353-0914  
 14893137 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Dec 19 2018 02:59:24 Verizon,  
 by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838  
 TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Quicken Loans Inc.  
 cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 20, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 18, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgrou@kmlawgroup.com  
 Kenneth P. Seitz on behalf of Debtor Patrick E. Teats, Sr. thedebteras@aol.com  
 Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
 Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 4